

<i>SERFF Tracking Number:</i>	<i>AEGJ-127211234</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49060</i>
<i>Company Tracking Number:</i>	<i>ADV TLC TC2 AR FLYERS AND CUBICLES</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing Home &amp; Home Health Care</i>	<i>Sub-TOI:</i>	<i>LTC05I.001 Qualified</i>
<i>Product Name:</i>	<i>ADV TLC TC2 AR Flyers and Cubicles</i>		
<i>Project Name/Number:</i>	<i>ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC TC2 AR Flyers and Cubicles    SERFF Tr Num: AEGJ-127211234    State: Arkansas

TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care    SERFF Status: Closed-Filed-Closed    State Tr Num: 49060

Sub-TOI: LTC05I.001 Qualified    Co Tr Num: ADV TLC TC2 AR FLYERS AND CUBICLES    State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Julie Maclin, Joan Shumaker, Patsy Holt

Disposition Date: 07/12/2011

Date Submitted: 06/15/2011

Disposition Status: Filed-Closed  
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ADV TLC TC2 Flyers and Cubicles  
Project Number: ADV TLC TC2 Flyers and Cubicles  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/12/2011

State Status Changed: 07/12/2011

Created By: Julie Maclin

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Julie Maclin

Filing Description:

Please see cover letter under Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst

julie.maclin@transamerica.com

SERFF Tracking Number: AEGJ-127211234 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49060  
 Company Tracking Number: ADV TLC TC2 AR FLYERS AND CUBICLES  
 TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
 Home & Home Health Care  
 Product Name: ADV TLC TC2 AR Flyers and Cubicles  
 Project Name/Number: ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles

P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]  
 Hurst, TX 76053-3007 817-285-3394 [FAX]

#### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

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#### Filing Fees

Fee Required?	Yes
Fee Amount:	\$600.00
Retaliatory?	No
Fee Explanation:	\$50 per ad x 12 ads = \$600
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$600.00	06/15/2011	48735153

SERFF Tracking Number: AEGJ-127211234 State: Arkansas  
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TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care  
Product Name: ADV TLC TC2 AR Flyers and Cubicles  
Project Name/Number: ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/12/2011	07/12/2011

<i>SERFF Tracking Number:</i>	<i>AEGJ-127211234</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49060</i>
<i>Company Tracking Number:</i>	<i>ADV TLC TC2 AR FLYERS AND CUBICLES</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing</i>	<i>Sub-TOI:</i>	<i>LTC05I.001 Qualified</i>
	<i>Home &amp; Home Health Care</i>		
<i>Product Name:</i>	<i>ADV TLC TC2 AR Flyers and Cubicles</i>		
<i>Project Name/Number:</i>	<i>ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles</i>		

## Disposition

Disposition Date: 07/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGJ-127211234 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49060

Company Tracking Number: ADV TLC TC2 AR FLYERS AND CUBICLES

TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care

Product Name: ADV TLC TC2 AR Flyers and Cubicles

Project Name/Number: ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Supporting Document	Variables Document	Filed-Closed	Yes
Form	Cash Benefit	Filed-Closed	Yes
Form	Care Coordination	Filed-Closed	Yes
Form	Empty Chair	Filed-Closed	Yes
Form	Empty Cubicle	Filed-Closed	Yes
Form	Elimination Period	Filed-Closed	Yes
Form	Financial Plan	Filed-Closed	Yes
Form	Home Care	Filed-Closed	Yes
Form	Monthly Benefit	Filed-Closed	Yes
Form	Empty Office	Filed-Closed	Yes
Form	Pool of Money	Filed-Closed	Yes
Form	Shared Care Benefit	Filed-Closed	Yes
Form	Spouse/Partner Discount	Filed-Closed	Yes

SERFF Tracking Number: AEGJ-127211234 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49060

Company Tracking Number: ADV TLC TC2 AR FLYERS AND CUBICLES

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified  
Home & Home Health Care

Product Name: ADV TLC TC2 AR Flyers and Cubicles

Project Name/Number: ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles

## Form Schedule

### Lead Form Number: TLC CBF TC2 0611

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/12/2011	TLC CBF TC2 0611	Advertising Cash Benefit	Initial			TLC CBF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC CCF TC2 AR 0611	Advertising Care Coordination	Initial			TLC CCF TC2 AR 0611.pdf
Filed-Closed 07/12/2011	TLC CHF TC2 0611	Advertising Empty Chair	Initial			TLC CHF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC CUF TC2 0611	Advertising Empty Cubicle	Initial			TLC CUF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC EPF TC2 0611	Advertising Elimination Period	Initial			TLC EPF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC FPF TC2 0611	Advertising Financial Plan	Initial			TLC FPF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC HHCF TC2 0611	Advertising Home Care	Initial			TLC HHCF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC MBRF TC2 0611	Advertising Monthly Benefit	Initial			TLC MBRF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC OFF TC2 0611	Advertising Empty Office	Initial			TLC OFF TC2 0611.pdf
Filed-Closed 07/12/2011	TLC PMF TC2 0611	Advertising Pool of Money	Initial			TLC PMF TC2 0611.pdf

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Product Name: ADV TLC TC2 AR Flyers and Cubicles  
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Filed- TLC	Advertising Shared Care Benefit Initial	TLC SCBRF
Closed SCBRF		TC2 0611.pdf
07/12/2011 TC2 0611		
Filed- TLC SDF	Advertising Spouse/Partner Initial	TLC SDF TC2
Closed TC2 0611	Discount	0611.pdf
07/12/2011		



# [ TRANSAMERICA LIFE INSURANCE COMPANY TRANSCARE® Individual Long Term Care Insurance ] II ]

## [TRANSCARE® II] LONG TERM CARE INSURANCE

*gives you the freedom of a cash benefit*

### Cash Benefit

Take freedom of choice one step further with your [TransCare® II] policy's Cash Benefit. Once you qualify for benefits the Cash Benefit allows you to receive your benefit payments, without submitting receipts, in a lump sum each month. The Cash Benefit is paid directly to you. Each month, in lieu of all other benefits (except the Optional Care Coordination Benefit), the Cash Benefit pays a benefit equal to 10 times the Maximum Daily Benefit or 1/3 your monthly benefit.

For example, if your Maximum Daily Benefit is \$200, the Cash Benefit pays you \$2,000 per month. You may use the money any way you see fit. Pay for care by a family member or you can receive care worldwide.

[The Cash Benefit's 0-day Elimination Period means you are eligible from the first day of benefit eligibility. This benefit does not satisfy the Elimination Period that may apply to other benefits; however, it may help you through difficult times and you will not have to wait.]

Transamerica Life Insurance Company provides you with the flexibility to enhance your policy and help protect your assets from the high costs of long term care. With a wide range of choices, [TransCare® II] allows you to combine benefits and create the best policy for you and your family.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer]  
[Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and  
enrollment meeting] for details about all your choices and for information on how [TransCare® II]  
Long Term Care insurance can help protect you from the high cost of long term care.*



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053



# [ TRANSAMERICA LIFE INSURANCE COMPANY TRANSCARE® Individual Long Term Care Insurance ]

## [TRANSCARE® II] LONG TERM CARE INSURANCE *can help guide you through the tough times.*

### **Optional Care Coordination Benefit**

Transamerica Life Insurance Company understands that the need for long term care may come at a time of emotional stress. That's why every [TransCare® II] policy comes with a valuable Care Coordination benefit. This benefit covers a Care Coordinator<sup>1</sup> who can help you answer some confusing questions such as:

- *What type of care do I need?*
- *Where do I find a qualified provider?*
- *What other alternatives are available?*

The Care Coordinator:

- *Is a Licensed Health Care Practitioner chosen from our list of independent Care Coordinators;*
- *Is normally familiar with your community and the variety of resources and services available to you locally; and*
- *Focuses on helping you identify the care you need.*

Additionally, when you use a Care Coordinator who is approved and contracted by us, you also have access at no additional cost to the Remain at Home Benefit which may provide for Home Modifications, Caregiver Training for a Volunteer Caregiver, Therapeutic Devices or Technology and Medical Alert Systems.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,]  
[Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and  
enrollment meeting] for details about all your choices and for information on how [TransCare® II] Long  
Term Care insurance can help protect you from the high cost of long term care.*

<sup>1</sup>For a Care Coordinator who is contracted and approved by Us, there is no charge to You for the covered services of a Care Coordinator. No amount will be subtracted from the Policy Maximum Amount. For a Care Coordinator who is not contracted and approved by Us, the Optional Care Coordination Benefit is limited to \$2,500, any amount paid for such covered Care Coordination services will be deducted from the Policy Maximum Amount, and the Care Coordinator must be employed by a Care Coordination Agency and provide Care Coordination services.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P AR 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053

TRANSAMERICA LIFE INSURANCE COMPANY

# [ TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

II ]



## DON'T BE FACED WITH AN EMPTY CHAIR

### *Transamerica Executive Advantage Program<sup>SM</sup>*

Disruption and absenteeism due to employees' care giving duties costs U.S. employers up to \$33.6 billion per year.<sup>1</sup> Reward key employees with a benefit that will help them far into the future and add to your business' bottom line.

This program enables you to make available [TransCare<sup>®</sup> II] Long Term Care Insurance to your employees, as well as:

- Help prevent the loss of a key team member due to becoming a full-time caregiver by offering coverage and discounts to eligible family members.
- Reduce the impact of long-term care's potential to deplete assets and/or a crucial team member's time.
- Take advantage of current law which provides incentives to use corporate funds to purchase Long Term Care insurance.
- Providing discounts which are available for qualified groups.

*Call [your insurance agent/producer]  
[at XXX-XXX-XXXX] to learn more.*



<sup>1</sup>"Working Caregivers & Employer Health Costs" National Alliance for Caregiving, February 2010. Note: Employee LTCi contributions are currently not eligible for pre-tax consideration under IRS sec.125 plans. Neither Transamerica Life Insurance Company nor any of its agents give legal, tax, or accounting advice. Please consult your tax advisor.

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**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053



TRANSAMERICA LIFE INSURANCE COMPANY

# [ TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

II ]



## DON'T BE FACED WITH AN EMPTY CUBICLE

*Transamerica Employee Advantage Program<sup>SM</sup>*

Did you know that Long Term Care insurance is the number one voluntary benefit requested by employees<sup>1</sup>? More employees are becoming aware of this protection, they value it, and they want it.

This program allows your clients to provide [TransCare<sup>®</sup> II] Long Term Care Insurance as a voluntary benefit as well as:

- Help protect your clients' investment in their employees.
- Reduce stress, absence from work, and turnover for employees whose family members purchase insurance.
- Enhance existing benefit offerings.
- Help employees, their spouses,<sup>2</sup> and other family members meet their needs for financial and insurance protection.
- Recruit and retain quality employees.
- Offer a [10%] discount for employees.

*Call [your insurance agent/producer]  
[at XXX-XXX-XXXX] to learn more.*

<sup>1</sup>“What’s Hot and What’s Not in Voluntary Benefits,” Aon Consulting Study, Press Release Last Accessed 2011.

<sup>2</sup>The term “spouse” may include married persons, companions, companion partners, domestic partners and/or civil union partners. State requirements may vary.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

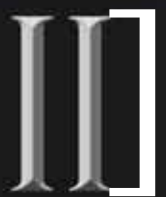
Hurst, TX 76053



TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®

Individual Long Term Care Insurance



## WITH [TRANSCARE® II] LONG TERM CARE INSURANCE

*you can receive benefits from the first day of benefit eligibility.*

### 0-day Elimination Period

You may be used to paying a deductible which is a part of most kinds of insurance. [TransCare® II] has an Elimination Period, which is similar to a deductible; however, it is calculated in time instead of a certain amount of money. You must meet the Elimination Period before you start receiving benefit payments. Your Elimination Period will vary depending upon the policy that you purchase. But, included in your [TransCare® II] policy are helpful benefits that have an automatic 0-day Elimination Period:

- Cash Benefit
- Remain at Home Benefit
- Respite Care Benefit
- [Home Care and Adult Day Care Benefits]

There is no need to wait for your benefits to begin. A 0-day Elimination Period allows you to have access to these benefits from the very first day of benefit eligibility. These benefits do not satisfy the Elimination Period that may apply to other benefits; however, they may help you through difficult times without having to wait for benefits to begin.

Transamerica Life Insurance Company understands the large expenses that may be incurred with long term care. You can help protect your assets with the 0-day Elimination Period that is included in your policy for the Cash, Remain at Home, [and] Respite Care [, and Home Care and Adult Day Care] Benefits.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,] [Transamerica Life] [at XXX-XXX-XXXX] [or] [a] ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare® II] Long Term Care insurance can help protect you from the high cost of long term care.*



TRANSAMERICA  
LONG TERM CARE



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053

## IS YOUR FINANCIAL PLAN COMPLETE?

*Planning a comfortable retirement can take much work.*

*The difficulty may be anticipating all your future needs...including the possibility of needing long term care.*

The cost of long term care can be expensive, and your ability to pay for care may affect the types of services you obtain. For example, the national average yearly cost of a private room in a nursing home is over \$80,000<sup>1</sup> and the average cost in a one bedroom unit in an assisted living facility is almost \$38,000 per year<sup>1</sup>. You can see that these costs may quickly erode the assets that you have spent a lifetime saving.

In addition to costs, there are other questions to consider. If you need long term care:

- **Who will help you assess your long term care needs?**
- **How will you find the long term care providers you need?**
- **What can you do to reduce the concerns and responsibilities of your loved ones?**

### Funding Options for Long Term Care

Understanding the options available for funding long term care – as well as the benefits and shortcomings of each – can help you make an informed decision.

#### Can I afford to pay for long term care myself?

Some people decide to cover the costs of long term care with their personal assets. You've already seen how expensive long term care can be and how these costs can negatively impact your savings. Purchasing a Long Term Care insurance policy may help prevent the negative impact that long term care costs can have on your financial plan.

#### Will Medicare cover long term care?

Medicare pays for long term care on a very limited basis. In fact, the Social Security Administration in its benefit statement states that "Medicare does not pay for long term care, so you may want to consider options for private insurance."<sup>2</sup>

#### What about Medicaid?

Medicaid is a joint federal and state program designed to pay medical costs for individuals who have limited income or financial assets.

The cost of care can be expensive and your ability to pay for care may affect the types of services you obtain. Discover how [TransCare® II] can help provide important Long Term Care insurance coverage and become an essential part of your retirement and financial planning. For more information, call your licensed Transamerica Life Insurance Company agent/producer.

*Long Term Care insurance pays for out-of-pocket costs you incur for covered expenses, giving you a way to help pay for your care and help protect your assets. It can offer you care options that may not be covered by government programs.*

<sup>1</sup>American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

<sup>2</sup>Example of statement accessed June 2011 at

<http://www.docstoc.com/docs/9841971/Your-Social-Security-Statement>

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**HOME OFFICE**

Cedar Rapids, IA

**ADMINISTRATIVE OFFICE**

P.O. Box 95302

Hurst, Texas 76053-5302



# TRANSAMERICA LIFE INSURANCE COMPANY TRANSCARE® *Individual Long Term Care Insurance*



## [TRANSCARE® II] LONG TERM CARE INSURANCE

*emphasizes care at home.*

### Home Care and Adult Day Care Benefits

Advances in medicine have extended our life expectancies. However, many things such as age and health can take a toll on the body and make it harder to accomplish daily activities.

Today, aging Americans have a wide variety of choices when they need help undertaking certain activities. One option is Home Care. This may be an alternative to nursing homes and alternative living facilities. You may be able to enjoy the added peace of mind that staying at home can provide.

Another alternative is an Adult Day Care Center. It provides health services and also offers a well-deserved break for the in-home caregiver and may allow the caregiver to keep from interrupting his or her work schedule.

[These benefits have a 0-day Elimination Period, which means you are eligible for benefits from the first day of benefit eligibility. These benefits do not satisfy the Elimination Period that may apply to other benefits; however, they may help you when you initially need benefits.]

Transamerica Life Insurance Company is committed to maximizing your care choices. That is why [TransCare® II] pays for Home Care and Adult Day Care out of pocket charges you incur up to the Maximum Daily Benefit amount you choose.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare® II] Long Term Care insurance can help protect you from the high cost of long term care.*



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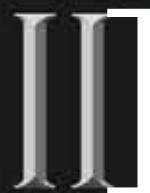




TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE<sup>®</sup>

Individual Long Term Care Insurance



## [TRANSCARE<sup>®</sup> II] LONG TERM CARE INSURANCE *gives you flexibility.*

### **Monthly Benefit Rider** | *Additional Premium Required*

The Monthly Benefit Rider is an optional feature you may want to add to further customize your Long Term Care insurance Policy. Because the charges for long term care services may vary from day-to-day, this option makes your Long Term Care Facility, Respite Care, Home Care, Home Health Care and Adult Day Care benefits available<sup>1</sup> on a calendar month basis (the number of days in a calendar month) rather than a daily basis.

Example: Your policy has a \$100 MDB. On Monday, you receive services from a home health aide and the total charge is \$125. On a daily basis, only \$100 would be covered. On a calendar month basis (if the month has 30 days), you would have \$3,000 available (\$100 MDB X 30 days), so all charges for that day would be covered.

This means that the Maximum Daily Benefit (MDB) no longer applies and you may use the entire benefit in one day, ten days or whatever best suits your needs. This comes in handy because care is often provided at varying costs a few days a week.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare<sup>®</sup> II] Long Term Care insurance can help protect you from the high cost of long term care.*



<sup>1</sup>You may also use this benefit for: Long Term Care Facility Bed Reservation or Hospice Care.

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TRANSAMERICA LIFE INSURANCE COMPANY

# [ TRANS CARE<sup>®</sup>

*Individual Long Term Care Insurance*

II



## DON'T BE FACED WITH AN EMPTY OFFICE

### *Transamerica Corporate Advantage Program<sup>SM</sup>*

Up to 74% of caregivers in the United States are employed either full or part-time.<sup>1</sup> Employees may be balancing work with the role of caregiver. The average boomer now has more parents than children to care for, and productivity losses due to care giving are growing astronomically.<sup>2</sup>

This program enables you to provide [TransCare<sup>®</sup> II] Long Term Care Insurance for your employees by paying for a portion or the entire premium by offering:

- [15%] discount on coverage for eligible spouses<sup>3</sup> and family members.
- Expanded underwriting options.
- Competitive premiums and discounts for eligible individuals.
- Full portability because it is an individual policy.

*Call [your insurance agent/producer]  
[at XXX-XXX-XXXX] to learn more.*



<sup>1</sup>"Caregiving in the U.S." National Alliance for Caregiving in collaboration with AARP, November 2009.

<sup>2</sup>Coughlin, J.F., "Are You Ready for the New Older Workplace? Aging Baby Boomers & the Evolving Role of Employers" Massachusetts Institute of Technology Age Lab, 2008.

<sup>3</sup>The term "spouse" may include married persons, companions, companion partners, domestic partners and/or civil union partners. State requirements may vary.

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Hurst, TX 76053



# [ TRANSAMERICA LIFE INSURANCE COMPANY TRANSCARE® Individual Long Term Care Insurance ]

# II]

WHEN IT COMES TIME TO USE [TRANSCARE® II],  
*you can take charge of how you use your benefits.*

## **Pool of Money**

Your money is your money. If you pay into an insurance plan for years, you should be able to receive all of it, and not be limited to only a portion because your policy is limited by a number of years. So, [TransCare® II] benefit plans state your maximum benefit in terms of dollars, not time.

When you access benefits and use less than the Maximum Daily Benefit each day covered services are required, the remaining unused portion will remain in the Pool of Money. The [TransCare® II] Pool of Money approach can be an advantage to you because if you use less than the Maximum Daily Benefit when less services are needed, your benefits may last longer than you anticipated.

Transamerica Life Insurance Company believes that your benefits are yours, and if you find ways to save money, you can have access to your benefits for a longer period of time.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer]  
[Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and  
enrollment meeting] for details about all your choices and for information on how [TransCare® II] Long  
Term Care insurance can help protect you from the high cost of long term care.*



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053



# TRANSAMERICA LIFE INSURANCE COMPANY

## TRANSCARE®

Individual Long Term Care Insurance



WITH [TRANSCARE® II] LONG TERM CARE INSURANCE,  
*you can maximize your benefit.*

### Shared Care Benefit Rider<sup>1</sup>

You never know what life may bring your way. Unforeseen circumstances can impact even the best laid plans. That's why we designed [TransCare® II] with a Shared Care Benefit Rider to help with the unexpected. It allows couples to share each other's long term care benefits should one exhaust their own benefits; thereby maximizing their long term care insurance protection. This valuable benefit helps increase your flexibility in an uncertain future.

For example, if you and your spouse/partner purchase identical policies with a Policy Maximum Amount of [\$273,750], should one of you exhaust your Policy Maximum Amount, that person can then access the other's Policy benefits with the spouse/partner's written permission.

**What if both Policy Maximums are exhausted?** If one member of the couple exhausts both Policy maximums, the remaining spouse/partner can purchase an additional two years of coverage<sup>2</sup> with no additional underwriting required.

**What happens if a member of the couple dies?** Should one spouse/partner die, any remaining Policy Maximum Amount on his or her Policy will be transferred to the surviving spouse/partner. No further premium on the Rider will be required.

The Shared Care Benefit Rider<sup>1</sup> helps you and your spouse/partner be better prepared for a changing future. You may be more confident knowing that you have customized your coverage to provide even greater protection for you and your hard earned assets.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting for details about all your choices and for information on how [TransCare® II] Long Term Care insurance can help protect you from the high cost of long term care.*



Under this Policy, the term “spouse/partner” and “couple” may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

<sup>1</sup>Available only to couples who are both issued and maintain identical policies. Not available in conjunction with Return of Premium Upon Death Rider or Unlimited Policy Maximum Amount selections.

<sup>2</sup>An additional coverage request must be made in writing. Premium for additional coverage will be based on attained age. It will not be available on or after your 91st birthday, if you are currently eligible for benefits or if you are the one who exhausted the Policy Maximum Amount of your Policy. The additional purchased coverage cannot be shared with your spouse/partner.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053



# TRANSAMERICA LIFE INSURANCE COMPANY TRANSCARE® *Individual Long Term Care Insurance*

## [TRANSCARE® II] LONG TERM CARE INSURANCE *includes multiple discounts*

### **Save With Your Choice of Discounts**

Transamerica Life Insurance Company knows how expensive long term care services can be. So, we offer multiple discounts to help make buying [TransCare® II] Long Term Care insurance as affordable as possible. This allows you to help protect yourself and your family from the high cost of long term care services. Discounts you receive when you are issued coverage will remain on your Policy, despite changes in your health.

### **Couples<sup>1</sup> Discount**

Couples may be eligible for a discount of up to [30%], as compared to standard individual rates. This discount is available to couples who apply<sup>2</sup> for identical benefits.

### **Discount for Spouse/Partner<sup>1</sup> Individuals Applying Alone**

Individuals that are part of a couple, but applying for a [TransCare® II] Policy alone or applying for different coverage amounts, may be eligible for a discount of up to [15%], as compared to standard individual rates.

### **Preferred Health Discount**

Individuals who have taken care of their health may be rewarded with a discount of up to [15%] off standard premium rates. The Preferred Health Discount may be offered in addition to other discounts available.

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting [for details about all your choices and for information on how [TransCare® II] Long Term Care insurance can help protect you from the high cost of long term care.*



<sup>1</sup>Under this Policy, the term “spouse/partner” and “couple” may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

<sup>2</sup>Must apply in good faith for identical benefits. Changes in benefit levels due to underwriting may result in the discount being reduced to [15%] for one or both members of the couple.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053

SERFF Tracking Number:	AEGJ-127211234	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	49060
Company Tracking Number:	ADV TLC TC2 AR FLYERS AND CUBICLES		
TOI:	LTC05I Individual Long Term Care - Nursing	Sub-TOI:	LTC05I.001 Qualified
	Home & Home Health Care		
Product Name:	ADV TLC TC2 AR Flyers and Cubicles		
Project Name/Number:	ADV TLC TC2 Flyers and Cubicles/ADV TLC TC2 Flyers and Cubicles		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>		<b>Date:</b>
Cover Letter	Filed-Closed	07/12/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR Flyers Cubicle ltr.pdf		

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>		<b>Date:</b>
Variables Document	Filed-Closed	07/12/2011
<b>Comments:</b>		
<b>Attachment:</b>		
TLC TC2 Variables 6-14-11.pdf		





Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3381  
pholt@aegonusa.com

June 15, 2011

Commissioner Jay Bradford  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:**

TLC CBF TC2 0611	Invitation to Inquire Cash Benefit
TLC CCF TC2 AR 0611	Invitation to Inquire Care Coordination
TLC CHF TC2 0611	Invitation to Inquire Empty Chair
TLC CUF TC2 0611	Invitation to Inquire Empty Cubicle
TLC EPF TC2 0611	Invitation to Inquire Elimination Period
TLC FPF TC2 0611	Invitation to Inquire Financial Plan
TLC HHCF TC2 0611	Invitation to Inquire Home Care
TLC MBRF TC2 0611	Invitation to Inquire Monthly Benefit
TLC OFF TC2 0611	Invitation to Inquire Empty Office
TLC PMF TC2 0611	Invitation to Inquire Pool of Money
TLC SCBRF TC2 0611	Invitation to Inquire Shared Care Benefit
TLC SDF TC2 0611	Invitation to Inquire Spouse/Partner Discount

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on October 11, 2011.

All forms, except TLC NBR TC2 0311, will be used in Invitation to Contract packages along with the approved Outline of Coverage and/or Product Brochure. The current Shopper's Guide and all other state-mandated materials required for solicitation will also be used.

It is our intention to use these forms in both paper and electronic form.

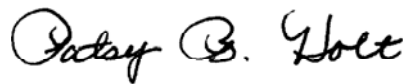
Bracketed information is intended to be variable. Please see the attached Variables documents on the Supporting Documentation tab.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

June 15, 2011

Page 2

Sincerely,

A handwritten signature in cursive script that reads "Patsy B. Holt". The signature is written in black ink and is positioned above the printed name.

Patsy B. Holt

Advertising Analyst

Transamerica Long Term Care Division



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P.O. Box 95302  
Hurst, TX 76053-5302

### **Statement of Variability**

**For Illustration Form(s) TLC CBF TC2 0611, TLC CCF TC2 0611, TLC CHF TC2 0611, TLC CUF TC2 0611, TLC EPF TC2 0611, TLC FPF TC2 0611, TLC HHCF TC2 0611, TLC MBRF TC2 0611, TLC OFF TC2 0611, TLC PMF TC2 0611, TLC SCBRF TC2 0611 and TLC SDF TC2 0611.**

Cover page:

The [Product Name] is variable throughout each form and will list the Product Name for accommodating the different marketing packages. The Product Name could be TransCare, TransCare II, Transamerica Secure, Transamerica Secure II.

[Call] [your [insurance agent/producer] [Transamerica Life [at XXX-XXX-XXXX]/ [or] [A]ttend an insurance sales presentation and enrollment meeting].” - is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

Last page:

Contact [your insurance agent/producer] [or] [Transamerica Life] – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

#### **TLC CBF TC2 0611**

[The Cash Benefit’s 0-day Elimination Period...] paragraph will display, if included in the marketing package being offered.

#### **TLC CUF TC2 0611**

“10%” - The discount will range from 5% to 10% depending upon the employer/company.

#### **TLC EPF TC2 0611**

[and] [Home Care and Adult Day Care Benefits] will display, if included in the marketing package being offered.

#### **TLC HHCF TC2 0611**

[These benefits have a 0-day Elimination Period....] paragraph will display, if included in the marketing package being offered.

#### **TLC OFF TC2 0611**

[15%] - Discount for eligible spouses and family members – will be between 5% and 15%

#### **TLC SCBRF TC2 0611**

[\$273,750] could be - \$273,750, \$73,000, \$150,000, \$350,000 depending on the Policy Maximum Amount chosen by individual and spouse/partner.

#### **TLC TC2 0611 Variables**

**TLC SDF TC2 0611**

Couples Discount [30%] - will be between 5% and 40%

Discount for Spouse/Partner Individual Applying Alone [15%] – will be between 5% and 15%

Preferred Health Discount [15%] – will be between 5% and 15%

**TLC TC2 0611 Variables**